Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 1 of 41

B 1 (Official Form 1) (1/08)		3.5				
Unifed States I	Bankruptcy Court			Voluntary F	etitio#	· · · · · · · · · · · · · · · · · · ·
Name of Debtor (if individual, enter Last, First, Midd Pickett, Darry	ile):	Name of Jo	oint Debtor (Spouse) (Last,	First, Middle):		· · · · · · · · · · · · · · · · · · ·
All Other Names used by the Debtor in the last 8 yea (include married, maiden, and trade names):	rs	All Other N	Pickett, Shames used by the Joint De arried, maiden, and trade na erly known as	trley A.  btor in the last 8	-	7 -
Last four digits of Soc. Sec. or Indvidual-Taxpayer I. (if more than one, state all):	_	Last four di	gits of Soc. Sec. or Indvidi n one, state all):		*-	
Street Address of Debtor (No. and Street, City, and St 4735 Westend Avenue	tate):	Street Addr	ess of Joint Debtor (No. an	d Street, City, an	d State);	
Chicago, Illinois, 606	ZIP CODE	n Ch	icago, Illinoi		ZIP CO	)De
County of Residence or of the Principal Place of Busin	•		esidence or of the Principa COOK		ss:	DE
Mailing Address of Debtor (if different from street add	dr <del>e</del> ss):	Mailing Ado	lress of Joint Debtor (if dif	Terent from street	t address):	
Location of Principal Assets of Business Debtor (if dif	ZIP CODE	ua):	···	···	ZIP CO	DE
					ZIP CO	DE
Type of Debtor (Form of Organization) (Check one box.)	Nature of Bus (Check one box.)	sin <del>es</del> s	Chapter of E the Petiti	Sankruptcy Codion is Filed (Che	e Under V ck one box	Vhich )
Individual (includes Joint Debtors)  See Exhibit of on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Busines Single Asset Real Es Ass	state as defined in	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Recognit  iMain Pro Chapter  Recognit	15 Petition tion of a Foregoing 15 Petition tion of a Foregoing	oreign for weign
·	Tax-Exempt E (Check box, if app  Debtor is a tax-exemp under Title 26 of the Code (the Internal Rev	licable.) et organization United States	Debts are primarily of debts, defined in 11 § 101(8) as "incurred individual primarily personal, family, or hold purpose."	U.S.C. d by an for a		
Filing Fee (Check one box	i.)	Check one be	Chapter 1	1 Debtors		
Full Filing Fee attached.  Filing Fee to be paid in installments (applicable to signed application for the court's consideration cer unable to pay fee except in installments. Rule 1000  Filing Fee waiver requested (applicable to chapter attach signed application for the court's consideration.	tifying that the debtor is 5(b). See Official Form 3A.	Debtor is  Check if: Debtor's insiders of Check all appl A plan is Acceptant	a small business debtor as not a small business debtor aggregate noncontingent li r affiliates) are less than \$2 icable boxes: being filed with this petitic tes of the plan were solicities	or as defined in 1 equidated debts (e2,190,000.	1 U.S.C. §	101(51D).
tatistical/Administrative Information		of credito	rs, in accordance with 11 t	U.S.C. § 1126(b).		
Debtor estimates that funds will be available for Debtor estimates that, after any exempt propert distribution to unsecured creditors.	or distribution to unsecured cre ty is excluded and administrati	editors. ve expenses paid, t	here will be no funds avail	able for The		ACE IS FOR USE ONLY NORTH
5,0	000- 5,001-	0,001- 25,0 5,000 50,0		S RES	 	T I
0,000 \$100,000 \$500,000 to \$1 to \$	\$10 to \$50 to	_		More ST BIN CHARLES	£ 7989	HILED  NITED STATES BANKRUPTCY COUN  NORTHERN DISTRICT OF ILLINOSS
	10 to \$50 to	-	000,001 \$500,000,001 00 to \$1 billion	More than		COURT

Case 09-05297 Doc 1

Filed 02/19/09 Document Entered 02/19/09 13:18:52 Page 2 of 41

I	Jesc Mai	r

B 1 (Official Form 1) (1/08) Page 2 Voluntary Petition Name of Debtor(s): Darryl' Pickett & Shirley Pickett (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet Location Case Number: Date Filed: (none) Where Filed Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Flled by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor: (none) Case Number: Date Filed: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the deptor the notice required by 11 U.S.C. \$ 342(b). Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? П Yes, and Exhibit C is attached and made a part of this petition. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(!)).

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 3 of 41 PETITION Signature Page.

B ! (Official Form) ! (1/08)	Page 3
Voluntary Polition	Name of Debtor(s).
(This page must be completed and filed in every case)	Darryl Pickett & Shirley Pickett
Signa	
Signotarc(x) of Dehenr(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7. If am aware that I may proceed under chapter 7. If, 12 or 13 of oile 11. United States Code, understand the refres available under each such chapter, and choose to proceed under chapter 7.  If no netwerney represents me and no hankruptcy petition preparer signs the petition. I have obtained and read the notice required by II U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11. United States Code, specified in this petition.  X. Signature of both to better.  Telephone Number (if not represented by attorney).  Feb. 6. 2009.	I dectare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a fureign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11. United States Code Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511. I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signoture of Foreign Representative)  Date
Date	
Signature of Attordey  Suprature of Attorney for Debtor(s)  E. Paul Ristin  Printed Name of Attorney for Debtor(s)  E. Paul Ristin, Itd.  From Name  120 W. Madison St., Suite 700  Address  Chicago, Il. 60602  (312) 346-8438  Telephone Nember  Feb. 12, 2009  Date  *In a case in which § 701(b)(4)(D) applies, this signature also constitutes a certification that the information in the schedules is incorrect.	Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under ponalty of perjury that: (1) 1 am a bankruptcy petition preparer as defined in 11 U.S.C. § 110: (2) I prepared this document for compensation and have provided the debtur with a copy of this document and the notices and information required under 11 U.S.C. § 110(b). 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers. I have given the debture notice of the maximum amount before preparing any document for filmg for a debture or accepting any fee from the debture, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bunkruptcy Petition Preparer.  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debier (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this position on behalf of the deliter.  The debtor requests the relief in accordance with the chapter of title 11. United States Code, specified in this polition.	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above
Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or sasisted
Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not an individual
Litte of Authorized Individual Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A hundruptcy position preparer's failure to camply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110: 18 U.S.C. § 156.

With Credit Counseling Requirement.

Official Form 1, Exhibit D (10/06)

## UNITED STATES BANKRUPTCY COURT

	<del></del>	Northern	District of	Illinois	<del></del>
In re	Darryl Debtor(s)	Pickett		Case No	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptey ease later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

I. Within the 180 days before the filing of my bank ruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

## Official Form 1, Exh. D (10/06) - Cont.

☐3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Date: Feb. 7, 2009

Official Form 1, Exhibit D (10/06)

## UNITED STATES BANKRUPTCY COURT

North	nern District of	Illinois
In re Shirley A. P	ickett	Case No.
Debtor(s)		(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

I. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

## Official Form 1, Exh. D (10/06) - Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  ☐ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Shirley Pickett  Date: Feb. 7, 2009
Date

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 8 of 41

SUMMARY	OF	SCHEDULES

Form 6-Summary (10/05)

# United States Bankruptcy Court

	Darryl Pickett	District Of Illinois	
ln re	Shirley A. Pickett  Debtor	Case No.	
		Chapter 7	

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	11	1	<b>s</b> -0-	DUIDINES	OTHER
B - Personal Property	II (,	3	\$6,075.00		
C - Property Claimed as Exempt	"	1			
D - Creditors Holding Secured Claims	"	1		s _0_	
E - Creditors Holding Unsecured Priority Claims	11	3		s -0-	
F - Creditors Holding Unsecured Nonpriority Claims	tt	4		34,908.58	
- Executory Contracts and Unexpired Leases	11	1			
f - Codebtors	11	1			
- Current Income of Individual Debtor(s)	11	1 .			<b>3</b> 3010.00
Current Expenditures of Individual Debtors(s)	re	1			2795.00
тот	TAL	17	.6075.00	34,908.00	

Form 6-Summ2 (10/05)

# United States Bankruptcy Court District Of \_\_\_\_\_Illinois\_\_\_\_

In re		Pickett A. Pickett	District Of _	Illinoi	s
	· · · · · · · · · · · · · · · · · · ·	Debtor		Case No.	
_				Chapter	7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability		Mount
Domestic Support Obligations (from Schedule E)	5	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	5	0
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	5	. 0
Student Loan Obligations (from Schedule F)	15	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	5	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations from Schedule F)	5	0
TOTAL	s	-0-

The foregoing information is for statistical purposes only under 28 U.S.C. § 159.

## Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 10 of 41

B6A (Offic	cial Form 6A) (12/07)	
In re	Pickett,	Case No.
	Debtor	(If known)

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed; state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSAMO, WITE, JOINT, OR CHMUMITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
(none)				,
				`
·	To	al>	-0-	

(Report also on Summary of Schedules.)

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document

B6B (Official Form 6B) (12/07)

age 11 of 41	
--------------	--

B-1

In re Pickett ,	Case No.
Debtor	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	MUSEAND, WITE, JOBHT, OR COMMUNETY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		cash	j	\$200.00
<ol> <li>Checking, savings or other finan- cial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.</li> </ol>		The Harris Bank:checking	j	\$ 75.00
Security deposits with public utilities, telephone companies, land-lords, and others.	х			
Household goods and furnishings, including audio, video, and computer equipment.		6 rooms of furniture 1 T.V.		\$500.00 \$100.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel,		clothing	j	(a.comp.+)
7. Furs and jewelry.	х	o to onling	1	(exempt)
8. Firearms and sports, photo- graphic, and other hobby equipment.	х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		life insurance policy; death benefit :\$50,000.	h	-0-
10. Annuities, Itemize and name each issuer.	x	(policy purchased in 2002	)	
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars, (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	х			

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 12 of 41 B-2

B6B (Official Form 6B) (12/07) - Cont.

In re	Pickett ,	Case No.
	Debtor	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HESTAND, WIFE, YOHT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
14. Interests in partnerships or joint ventures. Itemize.	х			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	х			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	х			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	х	1		
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			

Case 09-05297 Doc 1

Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 13 of 41 B-3

B6B (Official Form 6B) (12/07) -- Cont.

In re	Pickett ,	Case No.
Debtor		(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSHAMO, WITE, YORKT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers,		1988 Lincoln Towncar	h	Salvage value(\$200).
and other vehicles and accessories.		2000 Nissan Altima	j	\$5,000.00.
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	х			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.	x			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 14 of 41 C

BoC (Official Fo	Official Form 6C) (12/07)				
In re	Pickett				
	Debtor	Case No(If known)			
		(11 KIOWII)			

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

	Debtor claims ti	ne exemptions	to	which	debtor	is	entitled	under:
(	Check one box	)						

☐ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY		TY LAW NG EACH PTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION	
1988 Lincoln	!	s statute 5/121001	4	-	
Towncar 2000 Nissan			(Salvage: \$200.00.	\$200.00.	
Altima  Cash on hand "	17	n	\$4800.60	\$5,000.00	
furniture & T.V.	11	"	\$8000.00	\$ 200.00	
İ		11	ŧī	\$ 600.00	
Checking account	Ħ	##	15	\$ 75.00	
ļ					
			,		

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 15 of 41

D-1

lu re	Pickett	Case No.
	Deptor	(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J, "or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Abave.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	BATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN.	CONTINCENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAI WITHOUT DEDUCTING VALU OF COLLATERAL	PORTION, IF
ACCOUNT NO.	- }				-			
(none)		ł			}			
	-	-	VALLE S					
CCOUNT NO.	$\dashv$		AVECE ?					
	1							
		V	ALGEY					
COUNT VO	1		ACALLY .		<del></del>			
					Ì			
		1	LLES					
continuation sheets		Sı	ubtotal >			S		
areachte.			otal of this page)					2
			otal ▶ se only on last page)			\$	-0-	\$
						(R) Sci	eport also on Summary of technies.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 16 of 41 E-1

	In re	Debtor	(	Case No	f known)	
<b>.</b>	t	Pickett				
Form B&E (10/05)						

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a join: petitron is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J." or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Sul total" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person carned within 180 days immediately preceding the filing of the original petition, or

## Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Case 09-05297	Doc 1	Filed 02/19/09	Entered 02/19/09 13:18:52	Desc Main
		Document	Page 17 of 41	E-2

Form B6E C and (10/05)

in re	Pickett		Case No			
	Debtor			(if known)		
Certain	farmers and fishermen					
Claims of	certain farmers and fishermen, u	p to \$4,925* per farmer or i	isherman, against 1	the debtor, as provid	led in 11 U.S.C. § 5	507(a)(6).
Deposits	by individuals					
Claims of i	ndividuals up to \$2,225* for dep delivered or provided. 11 U.S.	posits for the purchase, lease C. § 507(a)(7).	e, or rental of prope	erry or services for p	personal, family, or	household use,
Taxes an	d Certain Other Debts Owed	to Governmental Units				
Taxes, cust	oms duties, and penalties owing	to federal, state, and local a	governmental units	as set forth in 11 U	.S.C. § 507(a)(8).	
Commits	ments to Maintain the Capital	of an Insured Depository	Institution			
Claims base Governors of U.S.C. § 507	ed on commitments to the FDIC, the Federal Reserve System, or (a)(9).	, RTC, Director of the Office their prodecessors or success	e of Thrift Supervi ssors, to maintain t	isson, Comptroller o the capital of an insu	f the Currency, or I red depository inst	Board of itution, 11
Claims fo	or Death or Personal Injury W	hile Debtor Was Intoxica	ted			
Claims for o	death or personal injury resulting g, or another substance. 11 U.S	g from the operation of a mo.C. § 507(a)(10).	otor vehicle or vess	se! while the debtor	was intoxicated fro	m using
<sup>t</sup> Amounts an djustment.	e subject to adjustment on April	1, 2007, and every three ye	ars thereafter with	respect to cases cor	nmenced on or afte	r the date of
					-	
				•		,
		continuati	on sheets attached			

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 18 of 41

Form	B6E -	Cont
(10/0.	51	

la re	Pickett	Case No.
	Debter	(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

utility: water department.

TYPE OF PRIORITY

TYPE OF PRIORITY								
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODESTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINCENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
a/c661782-297332. City of Chicago Water Management Dept. P.O. Box 6330 Chicago,IL 60680-6330		h	Water service re- ceived at 4356 W. Wilcox Street; Chicago,IL 60624-2664				\$333.47	all
Account No.								
Account No.				-				
Account No.								
Account No.								
Sheet noofsheets attached to Schedule o	f Credi	tors			ototal)		\$ 000 45	\$
TOMETRY CHEEK			(Total  (Use only on last page of the completed (Report total also on Summary of	of th	is pag Total) edule	E) E.	333.47 333.47	\$ 100% \$ 100%

Case 09-05297

Doc 1 Filed 02/19/09 Document

Entered 02/19/09 13:18:52 Desc Main Page 19 of 41

F-1

Official Form 6F (10/06)

In re DARRYL PICKETT and SHTRLFY A. PICKETT

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community "

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filling a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data...

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY UNLIQUIDATED AMOUNT OF DATE CLAIM WAS CREDITOR'S NAME, CONTINGENT CODEBTOR DISPUTED **CLAIM** MAILING ADDRESS INCURRED AND CONSIDERATION FOR INCLUDING ZIP CODE, CLAIM. AND ACCOUNT NUMBER IF CLAIM IS SUBJECT TO (See instructions above.) SETOFF, SO STATE. ACCOUNTING: \*\*\*8160-5 13,357.37 J credit card HFC PO Box 9618 Virginia Beach, VA 23450 ACCOUNT NO.\*\*\*8160~5 J notice purposes HFC 7349 W. 25th St. North Riverside, IL 60546 1,103.52 ACCOUNT NO. \*\*\*1995 J credit card Capital One Bank PO Box 30285 Salt Lake City, UT 84130-0285 ACCOUNT NO. \*\*\*1995 notice purposes J Capital One Bank PO Box 60024 City of Industry, CA \$1716-0024 \$ Subtotal> √ continuation sheets attached (Use only on last page of the completed Schedule F  $\tau$ (Report also on Summary of Schedules and, if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Page 20 of 41 Document F-2

Official Form 6F (10/06) - Cont.

	DARRYL	PICKETT	and	SHIRLEY	Α.	PICKETT	Case No.	
In re		Dob			<u>-</u>	,	(if known)	-

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER See instructions above.	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. ***2523		Н	loan				431.02
Riddle & Associates, P re DIRECTV PO Box 1187 Sandy, UT 84091-1187	C	-		·····			
ACCOUNT NO 25252523		Н	Direct TV				302.00
Allied Interstate PO Box 361477 Columbus, OH 43236							
ACCOUNT NO. 200571974		Н	Stroger Hospital bil	l.			559.80
Linebarger Goggan et a PO Box 06268 Chicago, IL 60606-0268	ŧ						
ACCOUNT NO. 2762818							
Diversified Consultant re T-Mobile (CHI) PO Box 551268 Jacksonville, FL 32255		nc. H	cell phone				1,231.35
ACCOUNT NO.61143904-10		Н	T-Mobile Wireless				738.81
Plaza Associates PO Box 18008 Hauppauge, NY 11788-88	<b>3</b> 08						
Sheet no. of continuation sheets atta to Schedule of Creditors Holding Unsecur- Nonpriority Claims		.1.	·		Suh	ototal≯	\$
	\$						

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Page 21 of 41 Document

Official Form 6F (10/06) - Cont.

F-3

_	DARRYL	PICKETT	and	SHIRLEY	Α.	PICKETT	Case No.	_
ln r	e		otor				(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

				<u></u>			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER See instructions above.	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
A/C006541522-01-0873 Valentine & Kebartus,	Inc.	W	ADT Security Service	s			275.00
PO Box 325 Lawrence, MA 01842-062							
ACCOUNT NO. ***3503		W	insurance on purcha	se			844.06
Zales Credit Plan PO Box 689182 Des Moines, IA 50368-	9182		Acct. issued by: CitiBank, S.D., N.A.				
ACCOUNT NO ***6317		Н	credit card				2,234.08
Chase Bank PO Box 15153 Wilmington, DE 19886-	5153						
ACCOUNT NO. ***6317		Н	notice purposes				
Creditors Financial G re Chase Bank USA, NA PO Box 440290 Aurora, CO 80044-0290							
ACCOUNT NO. ***3503 & ** Capital Management Se re Citibank	rvice		credit card				2,474.12
726 Exchange St., #70 Buffalo, NY 14210	0						
Sheet noof _Continuation sheets atta to Schedule of Creditors Holding Unsecur Nonpriority Claims	ched ed				Sul	ototal≯	\$
Total➤  (Use only on last page of the completed Schedule F)  (Report also on Summary of Schedules and, if applicable on the Statistical  Summary of Certain Liabilities and Related Data.)						dule F ) atistical	\$

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 22 of 41

la re	PICKETT	Case No. (If known)
	P. C. Market	***************************************

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Shoet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE-CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOPF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3482-02 afni, Inc. re Nextel PO Box 3427 Bloomington, IL 61702-	3427		telephone				265.81
ACCOUNT NO. ***3041 Midland Credit Managem re Verizon Wireless Dept. 12421, PO Box 60 Oaks, PA 19456	ent .		telephone _				422.18
ACCOUNTNO ***5178 Verizon Wireless PO Box 60578 Los Angeles, CA 90060-	0578		telephone				406.00
ACCOUNT NO. 182533A  Gottlieb Memorial Hos No.IL Emerg.& Occup.M 33786 Treasury Center Chicago, IL 60694-370	ed Sr		medical expense		•		181.00
ACCOUNT NO. 167721  Popular Mortgage Serv re Empire Fire & Mari PO Box 57043 Irvine, CA 92619-7043	icing ne Iñ		insurance premium		_		904.55
ACCOUNT NO. ***3503  National Action Finance Citibank & LVNV Fur 165 Lawrence Bell Dr. PO Box 9027, Williams	ndine #10	0					1,015.75
ACCOUNT NO. ***3503  Citibank & LVNV Funding c/o Capital Mgmt. 726 Exchange St., #700  Buffalo, NY 14210	ng		notice purposes				
√ continuation sheets attached	٠, , ,	.'	(Use only on last page of the (Report also on S		To d Sched		\$

	•	· ·
t	PICKETT	Case No.
im re		
	Debtor	(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE-CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORF, SO STATE.	CONTINGENT	UNITOUDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. ***5729							
North Star Location Sere Citibank and LVNV F4285 Genesee St. Cheektowaga. NY 14225-	und i	g · ·	notice purposes				
ACCOUNT NO. 14503943 Associated Recovery Syre Chase Bank USA, NA Dept. 5996 - PO Box 12 Oaks, PA 19456	stem	i i	credit card				2,575.39
ACCOUNT NO. ***6317					Ĺ		
Alliance One Receivabl re Chase Bank, NA 4850 Street Road, Suit Trevose, PA 19053		.,	notice purposes				
ACCOUNT NO. ***6317			•				
Creditors Financial Gr re Chase Bank USA, NA PO Box 440290 Aurora, CO 80044-0290	,		notice purposes				
ACCOUNT NO. 14-07-H331		-				ì	
Bank of NY as Trustee c/o Codilis & Assoc. 15 W 030 North Frontag Burr Ridge, IL 60527		ŀ	<u> </u>				
ACCOUNT NO. ILAO076607AA							
UIC Pathology 4810 Paysphere Circle Chicago, IL 60674-0048			medical expenses				84.00
ACCOUNT NO. 087022521							
Mile Square Health Cer 2045 West Washington D Chicago, IL 60612-249	Blvd.		medical expense				359.00
		<b>-</b>		E	Subt	otal>	\$
continuation sheets attached		. '	(Use only on last page of the ( Report also on S		d Sched		S

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Official Form 6F (10/06) - Cont. Page 24 of 41

							F-6
In re	DARRYL	PICKETT	 SHIRLEY	<u>A</u> ,	PICKETT	Case No(if kn	own)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

					,		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO ***6317		Н	credit card				2,437.20
Alliance One re Chase Bank 4850 Street Rd., Suite Trevose, PA 19053	300						
a/c 003909804036740000 CBE Group, Inc. re Verizon Wireless PO Box 2635 Waterloo, IA 50704-263		Н	Verizon Wireless				548.83
ACCOUNT NO 0012265101 Progressive Management 1521 W. Cameron Ave. PO Box 2220 West Covina, CA 91793-		H :ems	Verizon Wireless				527.80
a/c 41002600113314  HFC P.O. Box 8873  Virginia Beach, VA 23450-8873			credit account				\$1630.00
Ref. No. 2149224. Blatt, Hasenmiller, etal re: LVNV Funding&CitiBa 125 S. Wacker Dr., #400 Chicago, IL 6060604440	hk		Notice Purposes				
Sheet no <b>b</b> of <b>O</b> continuation sheets atta to Schedule of Creditors Holding Unsecur Nonpriority Claims	ched				Sub	ototal≯	\$
Total>  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						dule F) atistical	34,908.58

<u>Ca</u> se	09-05297	Doc 1	Filed 02/19/09 Document	Entered 02/19/09 13:18:52 Page 25 of 41	Desc Main
n re	Pick		, , , , , , , , , , , , , , , , , , ,	Case No	
	Debtor	•		(	if known)
a	Describe all ex nterests. State nat ssee of a lease. P minor child is a n	ecutory con- ure of debto rovide the n	racts of any nature and a r's interest in contract, i.e smes and complete mailing of the leavest or contract.	ONTRACTS AND UNEXPIR Il unexpired leases of real or personal propert ., "Purchaser," "Agent," etc. State whether of ng addresses of all other parties to each lease state the child's initials and the name and add guardian," Do not disclose the child's name. S	y. Include any timeshare lebtor is the lessor or or contract described. If
☐ ct	neck this box if de	btor has no	executory contracts or un	expired leases.	
OF	INCL OTHER PART Terry 4735 V	JUDING ZI	ASE OR CONTRACT.	DESCRIPTION OF CONTRACT NATURE OF DEBTOR'S INTO WHETHER LEASE IS FOR NO REAL PROPERTY. STATE NUMBER OF ANY GOVERNME	EREST. STATE NRESIDENTIAL CONTRACT
			;	Debtors-lessees have lease on residential	a 2 year apartment.
		٠			
···-		<u> </u>	<del></del>		
			SCHEDULE	H - CODEBTORS	
in the so onwealth nsin) wit spouse otor spou initials a	chedules of credit in, or territory (inc thin the eight-yea who resides or re- use during the eight and the name and	ors. Include luding Alask r period imm sided with the ht years imm address of the	all guarantors and co-signa, Arizona. California, Idediately preceding the coe debtor in the communication of the communication of the communication of the communication of the communication.	y, other than a spouse in a joint case, that is a gners. If the debtor resides or resided in a contaho, Louisiana, Nevada, New Mexico, Puerlommencement of the case, identify the name ty property state, commonwealth, or territory ommencement of this case. If a minor child it ian, such as "A.B., a minor child, by John Do	nmunity property state, to Rico, Texas, Washington of the debtor's spouse and o . Include all names used by s a codebtor or a creditor, st
neck this	box if debtor has	s no codebtor	s.	•	
1	NAME AND AD	DRESS OF	CODEBTOR	NAME AND ADDRESS (	OF CREDITOR
	-0-			·	

Darryl Pickett, debtor;

Shirley Pickett, debtor (spouse):

Case No.\_ (if known)

Form 861

Debtor's Marital

PICKETT Debtor

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

DEPENDENTS OF DEBTOR AND SPOUSE

Ctatator				
Status: married	relationship: Son and	Daugl	nter	AGE:11 and 4
Employment: Occupation Name of Employer How long employed Address of Employ	DEBTOR food prepare; Mullins Food & Walmart 5 yrs. er2200 S. 25th Ave ,		The Wac	spouse y guard (Harpo Studios kenhut Corporation rs. ckenhut Drive.
	Broadview, Il. 60155			ach, FL. 33410
,			2755,00 22,22	sPOUSE s1777.00 75.80
3. SUBTOTAL 4. LESS PAYROLL a. Payroll taxes an b. Insurance c. Union dues d. Other (Specify)	d social security	\$. \$. \$. \$.	\$ 2777.00 .506.00 -204.00 -0- 63.00	\$\frac{311.00}{5 -0-} \\ \frac{-0-}{35.00}
5. SUBTOTAL OF P.	AYROLL DEDUCTIONS	ſ	s_773.00	\$ <u>346.00</u>
6. TOTAL NET MOR	NTHLY TAKE HOME PAY	[	s_2004.00	<b>\$</b> 1506.00
(Attach detailed s 8. Income from real p 9. Interest and divider 10. Alimony, mainten the debtor's use	roperty  nds  ance or support payments payable to the debte  or that of dependents listed above.	\$_ \$_ \$_		s 0 s 0 s 0
11. Social security or (Specify):  12. Pension or retirem 13. Other monthly inc (Specify):		\$_ \$_ \$_	0 0	s 0 s 0
15. TOTAL MONTH	LINES 7 THROUGH 13  LY INCOME (Add amounts shown on lines 6 and	) \$	2001 00	\$ 0 \$ 1506.00
	ED MONTHLY INCOME: \$ 3510.00		• •	on Summary of Schedules.)
<ol> <li>Describe any incre</li> </ol>	ase or decrease in income reasonably anticipa	100 to 000	aa widiin ine year	following the filing of this document: none

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: none.

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 27 of 41

Form	B6.
Onn	C)

In re	PICKETT	C N-
1=10	Debtor	Case No(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate labeled "Spouse."	schedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)	s 890.00
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes No	
2. Utilities: a. Electricity and heating fuel	<b>340.00</b>
b. Water and sewer	s 22.00
c. Telephone	s 12500
d. Other	s <u>0</u>
3. Home maintenance (repairs and upkeep)	<b>s</b>
4. Food	s 700.00
5. Clothing	s 75.00
6. Laundry and dry cleaning	\$50.00
7. Medical and dental expenses	2 0
8. Transportation (not including car payments) (2 cars)	s 250 .00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	s <u>50.00</u>
10.Charitable contributions	<b>s</b> 0
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	s
b. Life	s <u>139.00</u>
c. Health	s <u>0</u>
d. Auto	s <u>154.00</u>
e. Other	\$
2.Taxes (not deducted from wages or included in home mortgage payments)  Specify)	s <u> </u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	<b>s</b> 0
b. Other	\$
c. Other	\$
4. Alimony, maintenance, and support paid to others	s <u> </u>
5. Payments for support of additional dependents not living at your home	s <u> </u>
6. Regular expenses from operation of business, profession, or farm (attach detailed statement)	s <u> </u>
7. Other	s
8. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$2795.00
9. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing o	
this document.	
0. STATEMENT OF MONTHLY NET INCOME	3510.00
a. Total monthly income from Line 16 of Schedule I	\$
b. Total monthly expenses from Line 18 above	s <u>2795.00</u>
c. Monthly net income (a. minus b.)	s 715.00

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Page 28 of 41 Document

Pickett

B7 (Official Form 7) (12/07)

## UNITED STATES BANKRUPTCY COURT

	<u></u>	Northern	DISTRICT OF	Illinois	
In re:	Darryl	Pickett	, Case No.		
III 1C		A. Pickett	,	(if known)	
		STATEME	NT OF FINANCIAL	AFFAIRS	
informa filed. A should affairs. child's	ormation for both An individual provide the in To indicate parent or gua	ment is to be completed by ever both spouses is combined. If the spouses whether or not a joint debtor engaged in business as information requested on this st payments, transfers and the lik rdian, such as "A.B., a minor conkr. P. 1007(m).	ne case is filed under chapter petition is filed, unless the s a sole proprietor, partner, fa atement concerning all such te to minor children, state the	12 or chapter 13, a married spouses are separated and a mily farmer, or self-employ activities as well as the indiction of the child's initials and the name	debtor must furnish joint petition is not ed professional, vidual's personal e and address of the
addition	omplete Ques nal space is n	1 - 18 are to be completed by a tions 19 - 25. If the answer to eeded for the answer to any quewn), and the number of the que	o an applicable question is lestion, use and attach a sepa	"None," mark the box lab	eled "None." If
			DEFINITIONS		
the filin of the v self-em	ual debtor is ' ag of this ban oting or equi ployed full-ti s in a trade, b	ss." A debtor is "in business" in "in business" for the purpose of kruptcy case, any of the follow ty securities of a corporation; a me or part-time. An individua usiness, or other activity, other	f this form if the debtor is or ring: an officer, director, man a partner, other than a limited I debtor also may be "in bus	has been, within six years in aging executive, or owner of partner, of a partnership; a iness" for the purpose of thi	mmediately preceding of 5 percent or more sole proprietor or s form if the debtor
5 percei	latives; corpo nt or more of	The term "insider" includes burations of which the debtor is a the voting or equity securities y managing agent of the debtor	nn officer, director, or person of a corporate debtor and the	in control; officers, directo	rs, and any owner of
	1. Incon	ne from employment or opera	ation of business		
None	the debtor's beginning two years the basis of the debt under chap spouses are Dar:	ross amount of income the deb is business, including part-time of this calendar year to the date immediately preceding this cal if a fiscal rather than a calendar or's fiscal year.) If a joint petit ter 12 or chapter 13 must state esparated and a joint petition ryl. Pickett:	activities either as an employed this case was commenced, endar year. (A debtor that may be as may report fiscal year ion is filed, state income for income of both spouses whe is not filed.)	yee or in independent trade State also the gross amount naintains, or has maintained noome. Identify the beginn each spouse separately. (M	or business, from the s received during the financial records on ing and ending dates farried debtors filing
	Jan.1	to Feb. 20th,2009		Mullins Food Pro	ducts.
		\$ 24,143.00. \$ 19,265.00		11	EF .
	Shirle Jan. 1	y A. Pickett: to Feb. 20,2009: \$ 19,265.00. \$ 18,342.00.	\$1830.00.	The Wackenhut	Corp.

2

#### 2. Income other than from employment or operation of business

None X

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF

**PAYMENTS** 

AMOUNT

PAID

AMOUNT STILL OWING

None П

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ **TRANSFERS**  AMOUNT PAID OR VALUE OF **AMOUNT** STILL OWING

**TRANSFERS** 

X

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF

AMOUNT

AMOUNT STILL OWING

AND RELATIONSHIP TO DEBTOR

**PAYMENT** 

PAID

3

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

07 CH 25087:

Bank of N.Y., Trustee for

Circuit Court of Cook County, IL.

Equity One, Inc., plaintiff.

Mortgage Foreclosure. Property sold at Judicial Sale,

<del>April</del> 11, 2008.



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DATE OF

DESCRIPTION AND VALUE OF PROPERTY

BENEFIT PROPERTY WAS SEIZED

SEIZURE

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

Bank of N.Y., as Trustee for Equity One Inc.

Foreclosure sale, April 11, 2008.

4356 W. Wilcox Street Chicago, Illinois. Value: Undetermined.

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE Of PROPERTY 4

#### 7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 12-22-08

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$75.00

Allen Credit & Debt Counseling Agency, Wessington, S.D.

ag Agency,

#### 10. Other transfers

5

Z

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filling under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None X

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITORY CONTENTS

IF ANY

6

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF

AMOUNT

SETOFF

OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

4356 W. Wilcox Street Chicago, Illinois

Darryl Pickett

2003 to Sept. 2008

#### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

7

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL

LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 35 of 41

Pickett

8

LAST FOUR DIGITS **BEGINNING AND** OF SOC. SEC. NO./ COMPLETE EIN OR ADDRESS NATURE OF BUSINESS ENDING DATES NAME OTHER TAXPAYER I.D. NO. b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. ADDRESS NAME The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time. (An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.) 19. Books, records and financial statements a. List all bookkeepers and accountants who within two years immediately preceding the filing of this None bankruptcy case kept or supervised the keeping of books of account and records of the debtor. DATES SERVICES RENDERED NAME AND ADDRESS b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor. DATES SERVICES RENDERED ADDRESS NAME c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain. ADDRESS **NAME** 

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 36 of 41

Pickett

9 d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a None financial statement was issued by the debtor within two years immediately preceding the commencement of this case. **DATE ISSUED** NAME AND ADDRESS 20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory. **DOLLAR AMOUNT** OF INVENTORY (Specify cost, market or other basis) INVENTORY SUPERVISOR DATE OF INVENTORY b. List the name and address of the person having possession of the records of each of the inventories reported in a., above. NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS DATE OF INVENTORY 21. Current Partners, Officers, Directors and Shareholders If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the None partnership. NATURE OF INTEREST PERCENTAGE OF INTEREST NAME AND ADDRESS If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation. NATURE AND PERCENTAGE OF STOCK OWNERSHIP TITLE NAME AND ADDRESS 22. Former partners, officers, directors and shareholders If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case. ADDRESS DATE OF WITHDRAWAL NAME

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 37 of 41

10

None	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.								
	NAME AND ADDRESS	TITLE	DATE OF TERMINATION						
	23 . Withdrawals from a partnershi	p or distributions by a corporati	on						
None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.								
	NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY						
***************************************	24. Tax Consolidation Group.								
	If the debtor is a corporation, list the n	which the debtor has been a mem	ation number of the parent corporation of ar ber at any time within six years						
None	consolidated group for tax purposes of immediately preceding the commence	ment of the case.							
None			TION NUMBER (EIN)						
None	immediately preceding the commence		TION NUMBER (EIN)						
None	immediately preceding the commence  NAME OF PARENT CORPORATION  25. Pension Funds.  If the debtor is not an individual, list the	N TAXPAYER IDENTIFICA  ne name and federal taxpayer ident been responsible for contributing a	TION NUMBER (EIN)  diffication number of any pension fund to at any time within six years immediately						

\* \* \* \* \* \*

# Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 38 of Hatement of Financial Affairs

[lf coi	upleted by	an ind	Tvidual or is	dividual and spouse]	11
l decla	ire under p	enalty	of periory H	at I have mad the	
any an	tachments	thereto	and that the	y are true and correct.	
Date _	Feb.	14,	2009	- Signature V Daniel A	
Date	Feb.	14,	2009	of Debtor Darryl Rickett	
	<u> </u>	<del></del>		of Joint DebtorShirley A) Pickett (if any)	
i. declare	under nenal	ity of ne	arinership or a	· · · · · · · · · · · · · · · · · · ·	
that they	ere true and	correct (	othe beat of m	read the answers contained in the furegoing statement of financial affairs and any attachments thereto and a knowledge, information and belief.	
Date	<del></del>		<del></del>	Signature	
				Print Name and Title	
	Penalty for	making (	z false statemen	Continuation shows attached  Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571	
DE				COF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)	
cumpensation and 342(b); and (3)	it beauty or i	perjury t ided the	bat: (1) fam a debtor with an	bankruptcy petition preparer as defined in II U.S.C. § 110; (2) I prepared this document for opy of this document and the notices and information required under II U.S.C. § 5.110(b), 110(h), and nalgated pursuant to II U.S.C. § 110(b) setting a maximum fee for services chargeable by bankruptcy se maximum amount before preparing any document for filling for a debtor or accepting any fee from the	
Printed or Typed	Name and T	ltle, if a	y, of Bankrup	Social Security No.(Required by 11 U.S.C. § 110.)	
If the bankruptcy person, or partner	petition pr <del>ej</del> : who signs l	parer is i Mis docu	toi an individu meni.	d, state the name, title (if any), address, and social security number of the officer, principal, responsible	
Address					
X	oruptcy Petit	ion Prep	arer		
Names and Social : not an individual:	Socurity aun	nbers of	ali other indivi	Date basks who prepared or essisted its preparing this document unless the bankruptcy petition preparer is	
				additional signed sheets conforming to the appropriate Official Form for each person.	

A bankruptcy petition preparer's fullitric to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in flues or imprisonment or both. 18 U.S.C. § 156.

B 203 Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 39 of 41

## United States Bankruptcy Court

Northern District of Illinois  In re  Darryl Pickett Chapter 7	
Oh	
Oh	
Dail J. Toncee	
Shirley A. Pickett  Bankruptcy Case No.	
Debtors	
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBT	. ′
1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the abdebtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplatic connection with the bankruptcy case is as follows:	ove-named
For legal services, I have agreed to accept. Fee \$2000.00	
Prior to the filing of this statement I have received	
Balance Due	
2. The source of the compensation paid to me was:	
☑ Debtor ☐ Other (specify)	
3. The source of compensation to be paid to me is:	
☐ Debtor ☐ Other (specify)	
4. X I have not agreed to share the above-disclosed compensation with any other person unless they are and associates of my law firm.	: members
I have agreed to share the above-disclosed compensation with a person or persons who are not me associates of my law firm. A copy of the agreement, together with a list of the names of the people the compensation, is attached.	embers or sharing in
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankrup	ptcy case,
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whethe petition in bankruptcy;	er to file a
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required	d;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned thereof;	hearings
CERTIFICATION  I certify that the foregoing is a complete statement of any a	greement

or arrangement for payment to me for representation of the debtor(s)

Feb. 14, 2009 (date)

in this proceeding.

E. PAUL RUSTIN

Case 09-05297 Doc 1

Signature of Bankruptcy Petition Preparer

Filed 02/19/09 Document

Entered 02/19/09 13:18:52 Desc Main Page 40 of 41 Statement of Intentions.

Form 8 (10/05)

	Unite	ed States I	Bankrupt	cy Court		
	Northe	rn _ Dis	trict Of	Illinois		
Darryl Picke						
<sub>In re</sub> Shirley Pick	<u>:ett</u> ,					
Debtor				Case No.	Chapter 7	
					Chapter	
CYLADT	ren a indivivi	DIAL DERT	ODIS STAT	EMENT OF IN	TENTION	
CHAPI	EK / INDIVI	DOAL DEBI	OKSSIAI	ENTERVI OF IT	(ILICITO)	
■ I have filed a schedule of asse	ets and liabilities w	hich includes debt	s secured by prop	erty of the estate.		
■ I have filed a schedule of exec	cutory contracts an	d unexpired leases	s which includes p	personal property su	bject to an unexpired	l lease.
I intend to do the following w	ith respect to the p	property of the esta	ite which secures	those debts or is sub	ject to a lease:	
	_			,	, 1	
	1	1		Property will	Debt will be	
Description of Secured	Creditor's	Property will be Surrendered	Property is claimed	be redeemed pursuant to	reaffirmed pursuant to	
Property	Name	Surrendered	as exempt	11 U.S.C. § 722	11 U.S.C. § 524(c)	
38 Lincoln Towncar	(none)	n/a	Exempt.	n/a	n/a	
	(110110)		I			
	1	i	ı	1	1	
	1	i	1			
		Lease will be				
Description of Leased Property	Lessor's Name	assumed pursuant to 11 U.S.C.				
r report,		\$ 362(h)(1)(A)				
debtors' apartment	Terry	yes				
residence.	Leasing				1612	
residence.	Lasing		Sign	pature of	deptors:	
	•	*	· <b>Y</b>	suitelf)	Like	
Date: Feb. 14, 2009			J.	Miller	Yekst	<u></u>
Date: <u>Feb. 14, 200</u> 9			Signat	ure of Debtor		
DECLARATIO	N OF NON-ATT	ORNEY BANKE	RUPTCY PETIT	ION PREPARER (	See 11 U.S.C. § 110	)
I declare under penalty of perjury		_1	aranavar as dafine	din 11 11 S C 8 110	: (2) I prepared this	document for
compensation and have provided the	mat: (1) Lain a da se debtor with a co	nktupicy petition ( nv of this docume:	nt and the notices	and information req	uired under 11 U.S.(	C. §§ 110(b),
110(b) and 342(b); and (3) if rules	s or guidelines hav	e been promulgate	d pursuant to 11 t	J.S.C. § 110(h) settü	ng a maximum tee to	or services
chargeable by bankruptcy petition	preparers, I have g	iven the debtor no	tice of the maxim	um amount before p	reparing any docume	ent for filing f
debtor or accepting any fee from th	ie debtor, as requir	ed in that section.				
Printed or Typed Name of Bankrup	stoy Patition Prans	rer	Social	Security No. (Requi	— ired under 11 U.S.C.	§ 110.)
If the bankruptcy petition preparer	is not an individu	al, state the name.				
responsible person or partner who	signs this docume	nt.				
		_				
Address						

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

Date

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 09-05297 Doc 1 Filed 02/19/09 Entered 02/19/09 13:18:52 Desc Main Document Page 41 of 41 Declaration re: Schedules

B6 Declaration (Official Form 6 - Declaration) (12/07) Pickett la re \_\_\_ (if known) Debtor

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

			DECLAR	RATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I decla	re under per	alty of	perjury that I hav	ve read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of
y knowle	dge, inform	ation, at	nd belief.	$\alpha = \alpha k / (1)$
	Ech	14.	2009	Simplified of James Tickett
ate				Debtor
	Dob	7.4	2000	Signature: While is a likett
ite	reb.	14,	2009	(Joint Deblor, i any)
				[If joint case, both spouses must sign.]
				IGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 119)
e debtor v	with a copy o	f this do	cument and the m	a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provide offices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been ag a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum for a debtor or accepting any fee from the debtor, as required by that section.
		J. T.M.	- :Faur	Social Security No.
inted or Bankrur	Typed Name itcy Petition I	ond litte Preparet	c, ii any,	(Required by 11 U.S.C. § 110.)
			is used on ladio	idual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or parmet
the bank boxious	ruptcy petitio this documen	п ргери 1.	rer is not an maiv	india, more the country that is, may, i was
ddress				
			on Preparer	Date
Signature	of Bankrupt	cy Petiti	on Preparer	
near and	t Social Seco	rity num	bers of all other it	ndividuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
more the	in one persor	prepar	ed this document.	attach additional signed sheets conforming to the appropriate Official Form for each person.
Fankrupt 8 U.S.C. §		pærer's f	ulure to comply wi	th the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110
	DEC	LARA	TION UNDE	R PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
				[the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [comporation or partnership] named as debtor in this case, declare under penalty of perjury that I have
i, the				[the president or other officer of an authorized agent of the corporation of a corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have insisting of sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
artnershi end the fi	ip jot the	nmary a	nd schedules, co	nsisting of sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
nowledg	e, informati	on, and	belief.	
_				
)ate				Signature:
				[Print or type name of individual signing on behalf of debtor.]
ta in Ka	ideal cionine	a un hak	ulf of a parmers	hip or corporation must indicate position or relationship to dehtor.]